

Remark

The Applicant thanks the Examiner for his thorough search and careful consideration of the subject matter of the claims. The Applicant gratefully acknowledges the Examiner's indication that claims 11-13 are allowable over the prior art.

The Applicant respectfully requests reconsideration of this application as amended. Claims 1, 7, 16, 18, 20, 23, 26, 28, 30 and 32 have been amended without prejudice to increase the clarity of the claims. Two claims, claims 14 and 15, have been cancelled. Forty-five new claims, claims 34-78, have been added. Therefore, claims 1-13 and 16-78 are now present for examination. Applicant respectfully submits that no new matter has been included by this amendment and that the new claims are fully supported by the disclosure as originally filed.

Priority

In the Office action, the Examiner indicated that the Applicant had not complied with one or more conditions for receiving the benefit of an earlier filing date under 35 U.S.C. § 120. The undersigned is familiar with the requirement that the second application (e.g., the present application) must be an application for a patent for an invention which is also disclosed in the first application (the parent or provisional application). The undersigned respectfully submits that *the invention being claimed in the present application was disclosed in the parent application* (US Patent Application Serial No. 09/495,982) *via incorporation by reference of US Patent Nos. 5,918,217 and 6,012,044* (see page 23, lines 16-19 of the parent application). Importantly, because these patents were incorporated by reference into the parent application, the Examiner's statement that the present application "adds and claims additional disclosure not presented in the prior application" is mistaken. The following citations are helpful for understanding the effect of incorporation by reference: Incorporation by reference is a common

drafting tool used throughout the law. See Hawkins, 486 F.2d at 573, 179 USPQ at 161 (The practice of incorporation by reference has “longstanding basis in the law”); General Elec. Co. v. Brenner, 407 F.2d 1258, 1261-62, 159 USPQ 335, 337-38 (D.C. Cir. 1968). “As the expression itself implies, the purpose of ‘incorporation by reference’ is to make one document *become a part of another document by referring to the former in the latter in such a manner that it is apparent that the cited document is part of the referencing document as if it were fully set out therein.*” In re Lund, 376 F.2d 982, 989, 153 USPQ 625, 631 (CCPA 1967); Black’s Law Dictionary 907 (6th ed. 1990) (defining “incorporation by reference” as “[t]he method of making one document of any kind become a part of another separate document by referring to the former in the latter, and declaring that the former shall be taken and considered as a part of the latter the same as if it were full set out therein”). In view of the foregoing, it should now be clear that the contents of US Patent Nos. 5,918,217 and 6,012,044 were disclosed in the parent application and the relevant portions thereof have now been properly included within the present application by “actual incorporation.” Consequently, the claims of the present application were fully supported by the parent application and are entitled to the benefit of the filing date of the parent application.

Oath/Declaration

In the Office action, the Examiner indicated that the oath or declaration was defective. As the undersigned assumes this assertion was based on the Examiner’s misunderstanding with respect to the applicability of the benefit of the parent application’s filing date, it is believed this point is now moot.

Title

In the Office action, the Examiner indicated the title of the invention was not descriptive and indicated a new title that is clearly indicative of the invention was required. The undersigned proposes herein an amendment to the title that is thought to address the Examiner's concerns.

35 U.S.C. § 112 Rejection

In the Office action, the Examiner rejected claims 14-15 under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. These claims have been canceled without prejudice.

35 U.S.C. § 102 Rejection

In the Office action, the Examiner rejected claims 1-7, 9-10, 14-24, 26-28, 32-33 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 5,884,287 of Edesess ("**Edesess**"). The Applicant respectfully disagrees with the Examiner's characterization of Edesess and points out significant distinctions between the claimed subject matter and the teachings of Edesess.

As understood by the undersigned, Edesess generally relates to an asset allocation tool. According to Edesess, "[c]reation of the investment plan includes ... the *allocation* of investments *to* the *major asset classes*" (Emphasis added. See Summary of the Invention, Col. 2, lines 34-40). In the embodiment depicted by Figure 4 of Edesess, "*the asset allocation is performed across ten asset classes*, which are than [sic] aggregated into their stock, bond and cash categories for display purposes" (Emphasis added. See Col. 6, lines 62-64). Edesess seeks to solve deficiencies relating to determining an investor's risk preference by having the investor

specify a “fallback scenario” and inferring the investor’s risk tolerance based upon the fallback scenario (see Col. 2, lines 6-10; Col. 2, lines 23-27; and Col. 2, lines 48-51). Finally, it is important to understand that Edesess’ asset allocation functions (e.g., optimization, display of recommended asset allocation, etc.) are performed in the asset class domain. Importantly, asset classes are not financial products, but rather represent underlying categories of commercial assets or goods, such as bonds, stocks, money markets, currencies, cash, gold, silver, oil, gas, etc.

Turning now to the language expressly recited by independent claim 1, as amended, Edesess does not teach or reasonably suggest at least the following elements of claim 1:

- “displaying a set of one or more input objects ... to receive one or more input decisions including ... an indication of a target level of investment risk that is constrained to be within a feasible set of risk that is attainable by a particular investor via a set of financial products that are available to the particular investor for investment ...” (emphasis added)
- “displaying a set of one or more output values ... based upon ... a recommended set of financial products selected from the set of financial products that are available to the particular investor for investment” (emphasis added)

While Edesess does apparently infer an investor’s risk tolerance based upon the fallback scenario provided by the investor, the undersigned objects to the Examiner equating this with displaying an input object to receive one or more input decisions including an indication of a target level of investment risk. The undersigned can find nothing in the portion of Edesess relied upon by the Examiner to suggest that Edesess solicits information regarding a target level of investment risk from the end user. Furthermore, to the extent Edesess infers a risk tolerance, it is not “constrained to be within a feasible set of risk that is attainable by a particular investor via a set of financial products that are available to the particular investor for investment”, through a defined contribution plan, for example. Rather, Edesess unrealistically assumes the investor has infinite flexibility to achieve any recommended asset allocation.

Edesess also fails to teach or suggest “displaying a set of one or more output values ... *based upon ... a recommended set of financial products selected from the set of financial products that are available to the particular investor for investment*” (emphasis added).

Edesess’ “recommended asset allocation” as depicted in Figure 4 is not comparable to “a recommended set of financial products.” First, as discussed above, *asset classes are not financial products*. Asset classes represent underlying categories of commercial assets or goods, such as bonds, stocks, money markets, currencies, cash, gold, silver, oil, gas, etc. In contrast, , the term “financial product” in the above-referenced patent application generally refers to “a legal representation of the right (often denoted as a claim or *security*) to provide or receive prospective future benefits under certain stated conditions” (Emphasis added. See page 11, lines 6-9). Second, Edesess’ recommendation is not guaranteed to be feasible. That is, Edesess’ recommended asset allocation may not be attainable by a particular investor via investments that are available to the particular investor. In contrast, the recommended set of financial products recited by claim 1 is assured to be feasible as it includes financial products that are selected from those that are available to the particular investor for investment. For at least these reasons, claim 1 and its dependent claims which add further limitations are thought to be clearly distinguishable over Edesess.

Regarding independent claim 7, as amended, it includes limitations similar to those discussed above with respect to claim 1. For example, claim 7 requires receiving one or more input decisions from the user, including an indication of a *target level of investment risk* wherein the target level of investment risk is “*constrained to be within a feasible set of risk that is attainable by a particular investor via a set of financial products that are available* to the particular investor.” Consequently, arguments presented above with reference to claim 1 are

thought to be equally applicable to claim 7. For at least this reason, claim 7 and its dependent claims are thought to be allowable over Edesess.

Regarding independent claim 16, as amended, Edesess does not teach or reasonably suggest at least the following elements of claim 16:

- “determining a recommended allocation of wealth among one or more financial products of the set of available financial products based upon one or more decision inputs, including an indication of a target level of investment risk” (emphasis added)
- “depicting the recommended allocation of wealth among the one or more financial products of the set of available financial products”

While Edesess does determine and depict a recommended “asset allocation”, the undersigned objects to the Examiner equating this with determining and depicting a recommended allocation of wealth among one or more “financial products” of a set of available financial products that are available to a particular investor for investment. Recall, it is the Applicant’s position that the asset classes of Edesess cannot be likened to the financial products of the present application. Notably, generic asset-allocation pie-charts like that provided by Edesess in Figure 4 is one of the many problems sought to be addressed by embodiments of the present invention as the investor is not provided with meaningful advice with respect to how to implement the recommended asset allocation in view of available investment options (see Page 2, lines 4-7 of the present application). At any rate, for at least this reason, claim 16 and its dependents are thought to be distinguishable over Edesess.

Regarding independent claim 18, as amended, it includes limitations similar to those discussed above with respect to claim 16. For example, claim 18 requires displaying one or more input objects configured to receive input decisions from which a ***recommended allocation of wealth is determined among a set of available financial products*** that are available to a particular investor for investment. Additionally, claim 18 requires graphically depicting the recommended allocation of wealth among the set of available financial products. Consequently,

arguments presented above with reference to claim 16 are thought to be equally applicable to claim 18. For at least this reason, claim 18 and its dependent claims are thought to be allowable over Edesess.

Regarding independent claim 20, as amended, it is an apparatus claim with “means-plus-function” elements that parallel the elements of claim 1. For example, claim 20 requires a means for displaying input objects to receive one or more input decisions from the user, including an indication of a *target level of investment risk* wherein the target level of investment risk is “*constrained to be* within a *feasible* set of risk that is *attainable by a particular investor via a set of financial products that are available* to the particular investor.” Consequently, arguments presented above with reference to claim 1 are thought to be equally applicable to claim 20. For at least this reason, claim 20 and its dependent claims are thought to be allowable over Edesess.

Regarding independent claim 23, as amended, it is a method claim with “step-plus-function” elements that parallel the elements of claim 1. For example, claim 23 requires a step for displaying input objects to receive one or more input decisions from the user, including an indication of a *target level of investment risk* wherein the target level of investment risk is “*constrained to be* within a *feasible* set of risk that is *attainable by a particular investor via a set of financial products that are available* to the particular investor.” Consequently, arguments presented above with reference to claim 1 are thought to be equally applicable to claim 23. For at least this reason, claim 23 and its dependent claims are thought to be allowable over Edesess.

Regarding independent claim 26, as amended, it is an apparatus claim with “means-plus-function” elements that parallel the elements of claim 18. For example, claim 26 requires a means for displaying input objects to receive one or more input decisions from the user, including a financial goal, from which *a recommended allocation of wealth among a set of available financial products is determined*. Consequently, arguments presented above with

reference to claim 18 are thought to be equally applicable to claim 26. For at least this reason, claim 26 and its dependent claims are thought to be allowable over Edesess.

Regarding independent claim 28, as amended, it is a method claim with “step-plus-function” elements that parallel the elements of claim 18. For example, claim 28 requires a step for displaying input objects to receive one or more input decisions from the user, including a financial goal, from which ***a recommended allocation of wealth among a set of available financial products is determined***. Consequently, arguments presented above with reference to claim 18 are thought to be equally applicable to claim 28. For at least this reason, claim 28 and its dependent claims are thought to be allowable over Edesess.

Regarding independent claim 30, as amended, it includes limitations similar to those discussed above with respect to claim 16. For example, claim 30 requires a client machine to display one or more input objects configured to receive input decisions from which a ***recommended allocation of wealth is determined among a set of available financial products*** that are available to a particular investor for investment. Additionally, claim 30 requires the client machine to display a graphical depiction of the recommended allocation of wealth among the set of available financial products. Consequently, arguments presented above with reference to claim 16 are thought to be equally applicable to claim 30. For at least this reason, claim 30 and its dependent claims are thought to be allowable over Edesess.

Regarding independent claim 32, as amended, it includes limitations similar to those discussed above with respect to claim 1. For example, claim 32 requires displaying one or more input objects to receive input decisions from the user, including an indication of a ***target level of investment risk*** wherein the target level of investment risk is “***constrained to be*** within a ***feasible*** set of risk that is ***attainable by a particular investor via a set of financial products that are available*** to the particular investor.” Consequently, arguments presented above with reference to

claim 1 are thought to be equally applicable to claim 32. For at least this reason, claim 32 and its dependent claims are thought to be allowable over Edesess.

35 U.S.C. § 103 Rejection

In the Office action, the Examiner rejected claims 8, 25, and 29 under 35 U.S.C. §103(a) as being unpatentable over Edesess in combination with the Examiner's use of a "non-functional descriptive material" rejection. The independent claims have been distinguished over Edesess above. Consequently, the rejections of claims 8, 25, and 29 are thought to be moot. However, for purposes of completeness, the undersigned would like to briefly address the Examiner's "non-functional descriptive material" rejection with respect to the "target level of investment risk" limitation.

As an initial matter, the undersigned respectfully submits the Examiner's "non-functional descriptive material" rejection (aka "printed matter" rejection) is improper in the present context. The Examiner cites In re Gullack, 703 F.2d 1381 (Fed. Cir. 1983) for the proposition that the "target level of investment risk" limitation is "non-functional descriptive material which will not distinguish the invention from the prior art in terms of patentability." As understood by the undersigned, *Gullack defines a test for determining when printed matter should be given patentable weight.* The Gullack test is whether there is a "functional relationship between the printed matter and the substrate." Importantly, *the "target level of investment risk" limitation in the claims of the present application has no relation to printed matter.* Rather, the "target level of investment risk" limitation in the claims of the present application relates to an input received by an end user of a financial advisory system. This input is subsequently used, for example, in connection with performing mean-variance portfolio optimization. Consequently, the

undersigned respectfully submits the Gullack test is inapplicable in a situation such as this in which no printed matter is involved.

To the extent the Examiner's "non-functional descriptive material" rejection is proper in the present context, the Examiner has inappropriately applied the Gullack test. The Gullack test specifically requires a determination of whether the printed matter at issue has a functional relationship to the substrate. While it is the undersigned's opinion that the Gullack test is improper under the present circumstances, to the extent it is proper, the undersigned believes *there is a functional relationship between the "target level of investment risk" input and the determination of the recommendation* (e.g., the recommended portfolio of financial products). As such, the Gullack test would require the Examiner to consider the "target level of investment risk" limitation for purposes of patentability.

35 U.S.C. § 103 Rejection

In the Office action, the Examiner rejected claims 30-31 under 35 U.S.C. §103(a) as being unpatentable by U.S. Patent No. 5,884,287 of Edesess in view of US Patent No. 5,220,500 of Baird et al. ("**Baird**"). The Examiner relies on Baird solely for allegedly showing "external data sent to a client machine." There is no need to address the correctness of the Examiner's assertion as the truth or falsity has no bearing on Baird's relevance to claims 30-31. The undersigned finds no teaching or suggestion in Baird that addresses the deficiencies of Edesess and the Examiner has not identified such teaching or suggestion. Consequently, Baird does not appear to provide the limitations of claim 1 in which Edesess has been shown to be deficient.

For at least this reason, claims 30-31 are thought to be distinguishable over the combination of Baird and Edesess.

New Claims

By this amendment, the Applicant proposes the addition of forty-five new claims, claims 34-78. Each of the newly added independent claims are each thought to include at least one limitation that is similar to those discussed above. For example, the method of new independent claim 34 includes:

- “displaying a set of one or more input objects ... to receive one or more input decisions including ... *an indication of a target level of investment risk for the particular investor that is constrained to be within a feasible set of risk that is attainable by the particular investor* via a set of financial products that are available to the particular investor for investment” (emphasis added)

Similarly, claim 43 requires “receiving input decisions ... comprising ... an indication of a level of investment risk that is acceptable to the particular investor ... that is constrained to be within a feasible set of risk that is attainable ... via a set of financial products that are available to the particular investor for investment.”

Claim 52 requires:

- “allowing an end user to interactively explore tradeoffs among time, savings, and risk and their impact on a probability of the particular investor achieving the financial goal”; and
- “displaying one or more input objects ... being constrained to receive feasible input decisions relating to variables involved in pursuing the financial goal, the input decisions comprising ... *an indication of a level of investment risk* that is acceptable to the particular investor” (emphasis added)

Claim 61 requires:

- “determining a recommended allocation of wealth among a set of financial products that are available for investment by a particular investor ... said determining being based upon ... (b) input decisions relating to variables involved in pursuing the financial goal, the input decisions comprising ... *an indication of*

a level of investment risk that is acceptable to the particular investor ...”
(emphasis added); and

- “*graphically depicting the recommended allocation of wealth among the one or more financial products* of the set of available financial products” (emphasis added)

Claim 70 requires:

- “displaying a set of one or more input objects to receive input decisions relating to variables involved in pursuing the financial goal, the input decisions comprising ... *an indication of a level of investment risk* that is acceptable to the particular investor ...” (emphasis added); and
- “displaying a representation of the recommended portfolio by *graphically depicting relative allocations of wealth among those of the financial products* of the set of financial products included in the recommended portfolio” (emphasis added)

Claim 78 is a “step-plus-function” version of claim 70.

As a result, arguments presented above with reference to claims 1-33 are thought to be applicable to the new independent claims. For at least this reason, claims 34-78 are thought to be allowable over the combination of reference relied upon by the Examiner.

Conclusion

Applicant respectfully submits that the rejections have been overcome by the amendment and remark, and that the claims as amended are now in condition for allowance. Accordingly, Applicant respectfully requests that the rejections be withdrawn and that a Notice of Allowance be issued for claims 1-13 and 16-78.

Request for an Extension of Time

The Applicant respectfully petitions for an extension of time to respond to the outstanding Office Action pursuant to 37 C.F.R. 1.136(a). Enclosed is a check in the amount of \$110.00 to cover the necessary fee under 37 C.F.R. 1.17(a). Please charge our Deposit Account No. 02-2666 for any additional charge associated with such an extension.

Invitation for a Telephone Interview

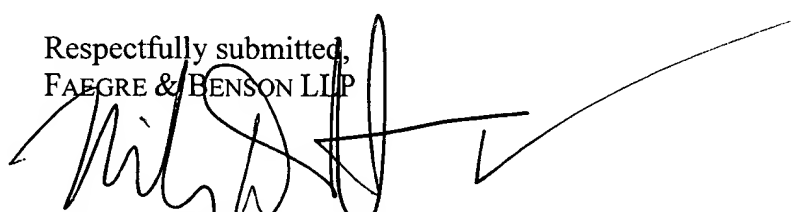
The Examiner is requested to call the undersigned at (303) 607-3633 if there remains any issue with allowance of the case.

Charge our Deposit Account

Please charge any shortage to our Deposit Account No. 06-0029

Respectfully submitted,
FAEGRE & BENSON LLP

Date: December 30, 2002



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MARKED VERSION SHOWING CHANGES

In the Title:

Please replace the title as follows:

USER INTERFACE FOR A FINANCIAL ADVISORY SYSTEM THAT ALLOWS AN END USER TO
INTERACTIVELY EXPLORE TRADEOFFS AMONG INPUT DECISIONS

In the claims:

Presented below are the claims, as amended, with changes marked. Insertions are underlined, deletions are bracketed.

Please amend claims 1, 7, 16, 18, 20, 23, 26, 28, 30, and 32.

Please cancel claims 14 and 15.

Please add new claims 34-78.

- 1 1. (Amended) A method comprising:
- 2 displaying a set of one or more input objects, the input objects to receive
- 3 one or more input decisions including an indication of a target retirement age, an
- 4 indication of a target level of investment risk that is constrained to be within a
- 5 feasible set of risk that is attainable by a particular investor via a set of financial
- 6 products that are available to the particular investor for investment, and an
- 7 indication of a retirement income goal;
- 8 displaying a set of one or more output values, the set of output values
- 9 including an indication of the probability of achieving the retirement income goal
- 10 and an indication of the most likely retirement income in current dollars based
- 11 upon the one or more input decisions and a recommended set of financial

12 products selected from the set of financial products that are available to the
13 particular investor for investment;
14 receiving an updated input decision via one or more of the input objects;
15 determining one or more new output values based upon the updated input
16 decision; and
17 refreshing the set of one or more output values to reflect the one or more
18 new output values.

1 7. (Amended) A method of providing an indication to a user of a probability of
2 achieving a financial goal, the method comprising:
3 [a.] receiving a retirement income goal from the user;
4 [b.] receiving one or more input decisions from the user, including an
5 indication of a target retirement age and an indication of a target level of
6 investment risk, upon which a probability distribution is dependent, the
7 probability distribution representing a set of possible future portfolio values based
8 upon the one or more input decisions, the target level of investment risk being
9 constrained to be within a feasible set of risk that is attainable by a particular
10 investor via a set of financial products that are available to the particular investor
11 for investment;
12 [c.] determining the probability of achieving the retirement income goal;
13 and
14 [d.] displaying the probability of achieving the retirement income goal to
15 the user.

1 14. (Cancel)

1 15. (Cancel)

1 16. (Amended) A method of presenting a recommended allocation of wealth among
2 an available set of financial products that are available to a particular investor for
3 investment, the method comprising:

4 determining a recommended allocation of wealth among one or more
5 financial products of the set of available financial products based upon one or
6 more decision inputs, including an indication of a target level of investment risk;
7 and

8 depicting the recommended allocation of wealth among the one or more
9 financial products of the set of available financial products.

1 18. (Amended) A method comprising:

2 displaying one or more input objects in a first portion of a first screen, the
3 input objects configured to receive one or more input decisions including a
4 financial goal, from which a recommendation is determined, the recommendation
5 including a recommended allocation of wealth among a set of available financial
6 products that are available to a particular investor for investment;

7 displaying a set of output values in a second portion of the first screen, the
8 set of output values including a probability of achieving the financial goal based
9 upon the recommendation; and

10 graphically depicting the recommended allocation of wealth among the set
11 of available financial products in a second screen.

1 20. (Amended) An apparatus comprising:

2 means for displaying a set of one or more input objects, the input objects
3 to receive one or more input decisions including an indication of a target
4 retirement age, an indication of a target level of investment risk that is constrained
5 to be within a feasible set of risk that is attainable to a particular investor via a set

6 of financial products that are available to the particular investor for investment,
7 and an indication of a retirement income goal;

8 means for displaying a set of one or more output values, the set of output
9 values including an indication of the probability of achieving the retirement
10 income goal and an indication of the most likely retirement income in current
11 dollars based upon one or more input decisions and a recommended set of
12 financial products selected from the set of financial products that are available to
13 the particular investor for investment;

14 means for receiving an updated input decision via one or more of the input
15 objects;

16 means for determining one or more new output values based upon the
17 updated input decision; and

18 means for refreshing the set of one or more output values to reflect the one
19 or more new output values.

1 23. (Amended) A method comprising the steps of:

2 a step for displaying a set of one or more input objects, the input objects to
3 receive one or more input decisions including an indication of a target retirement
4 age, an indication of a target level of investment risk that is constrained to be
5 within a feasible set of risk that is attainable by a particular investor via a set of
6 financial products that are available to the particular investor for investment, and
7 an indication of a retirement income goal;

8 a step for displaying a set of one or more output values, the set of output
9 values including an indication of the probability of achieving the retirement
10 income goal and an indication of the most likely retirement income in current
11 dollars based upon the one or more input decisions and a recommended set of

12 financial products selected from the set of financial products that are available to
13 the particular investor for investment;
14 a step for receiving an updated input decision via one or more of the input
15 objects;
16 a step for determining one or more new output values based upon the
17 updated input decision; and
18 a step for refreshing the set of one or more output values to reflect the one
19 or more new output values.

1 26. (Amended) An apparatus comprising:

2 means for displaying one or more input objects in a first portion of a first
3 screen, the input objects configured to receive one or more input decisions
4 including a financial goal, from which a recommendation is determined, the
5 recommendation including a recommended allocation of wealth among a set of
6 available financial products that are available to a particular investor for
7 investment;

8 means for displaying a set of output values in a second portion of the first
9 screen, the set of output values including a probability of achieving the financial
10 goal based upon the recommendation; and

11 means for graphically depicting the recommended allocation of wealth
12 among the set of available financial products in a second screen.

1 28. (Amended) A method comprising the steps of:

2 a step for displaying one or more input objects in a first portion of a first
3 screen, the input objects configured to receive one or more input decisions
4 including a financial goal, from which a recommendation is determined, the
5 recommendation including a recommended allocation of wealth among a set of

6 available financial products that are available to a particular investor for
7 investment;

8 a step for displaying a set of output values in a second portion of the first
9 screen, the set of output values including a probability of achieving a financial
10 goal based upon the recommendation; and

11 a step for graphically depicting the recommended allocation of wealth
12 among the set of available products in a second screen.

1 30. (Amended) A server comprising:

2 a processor; and

3 a memory coupled with the processor to store a financial advisory system;

4 the processor to send information to a client machine to display on the

5 client machine:

6 one or more input objects in a first portion of a first screen, the
7 input objects configured to receive one or more input decisions including a
8 financial goal, from which a recommendation is determined, the
9 recommendation including a recommended allocation of wealth among a
10 set of available financial products that are available to a particular investor
11 for investment;

12 a set of output values in a second portion of the first screen, the set
13 of output values including a probability of achieving a financial goal based
14 upon the recommendation; and

15 a graphical depiction of the recommended allocation of wealth
16 among the set of available financial products in a second screen.

1 32. (Amended) A method comprising:

2 concurrently displaying

3 a set of one or more input objects, the input objects to receive one
4 or more input decisions including an indication of a target retirement age,
5 [and] an indication of a retirement income goal, and an indication of a
6 target level of investment risk that is constrained to be within a feasible set
7 of risk that is attainable by a particular investor via a set of financial
8 products that are available to the particular investor for investment; and
9 a set of one or more output values, the set of output values
10 including the most likely value at retirement of a recommended portfolio
11 of [available] one or more financial products selected from the set of
12 financial products that are available to the particular investor for
13 investment[previously input by the user];
14 receiving an updated input decision via one or more of the input objects;
15 determining one or more new output values based upon the updated input
16 decision; and
17 refreshing the set of one or more output values to reflect the one or more
18 new output values.

1 34. – 78. (New)

6 available financial products that are available to a particular investor for
7 investment;

8 a step for displaying a set of output values in a second portion of the first
9 screen, the set of output values including a probability of achieving a financial
10 goal based upon the recommendation; and

11 a step for graphically depicting the recommended allocation of wealth
12 among the set of available products in a second screen.

1 30. (Amended) A server comprising:

2 a processor; and

3 a memory coupled with the processor to store a financial advisory system;

4 the processor to send information to a client machine to display on the
5 client machine:

6 one or more input objects in a first portion of a first screen, the
7 input objects configured to receive one or more input decisions including a
8 financial goal, from which a recommendation is determined, the
9 recommendation including a recommended allocation of wealth among a
10 set of available financial products that are available to a particular investor
11 for investment;

12 a set of output values in a second portion of the first screen, the set
13 of output values including a probability of achieving a financial goal based
14 upon the recommendation; and

15 a graphical depiction of the recommended allocation of wealth
16 among the set of available financial products in a second screen.

1 32. (Amended) A method comprising:

2 concurrently displaying

3 a set of one or more input objects, the input objects to receive one
4 or more input decisions including an indication of a target retirement age,
5 [and] an indication of a retirement income goal, and an indication of a
6 target level of investment risk that is constrained to be within a feasible set
7 of risk that is attainable by a particular investor via a set of financial
8 products that are available to the particular investor for investment; and

9 a set of one or more output values, the set of output values
10 including the most likely value at retirement of a recommended portfolio
11 of [available] one or more financial products selected from the set of
12 financial products that are available to the particular investor for
13 investment[previously input by the user];

14 receiving an updated input decision via one or more of the input objects;
15 determining one or more new output values based upon the updated input
16 decision; and

17 refreshing the set of one or more output values to reflect the one or more
18 new output values.

1 34. – 78. (New)